

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

| | | |
|--|---|------------------------------|
| IN RE: Michael A. Zurat and, Jennifer M. Zurat, | : | Bankruptcy No. 20- 20442-CMB |
| | : | |
| Debtors. | : | |
| | : | |
| | : | Chapter 13 |
| Michael A. Zurat and, Jennifer M. Zurat, | : | |
| | : | |
| | : | Document No. |
| | : | |
| Movants, | : | Related to Document No. 67 |
| | : | |
| v. | : | |
| | : | |
| No Respondents | : | |
| | : | |
| Respondent. | : | |

CONSENT ORDER APPROVING POST-PETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the Motion for Post-Petition Financing at Docket No. 67 . upon the foregoing, and for good cause show, it is here by **ORDERED, ADJUDGED, and DECREED** that:

1. The Motion at Docket No. 67 is **GRANTED** as provided by the terms of this *Order*. Debtor(s) is/are authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:
 - (a) the total amount of financing **shall not exceed \$15,445.41**; and
 - (b) the monthly payments made under the financing agreement **shall not exceed \$382.06**.
2. To the extend the Debtor secure financing for the purchase of a new vehicle, such payments **shall be made through the Chapter 13 Plan**. Within **30 DAYS OF SECURING SUCH FINANCING**, Debtor shall file:
 - (a) An amended Chapter 13 Plan; and
 - (b) a report of financing {Including details of the automobile trade-in or sale, if applicable}.
3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the Chapter 13 Trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due

on the loan. The supplement payments shall be in addition to the regular Plan payment, pending confirmation of the Amended Plan.

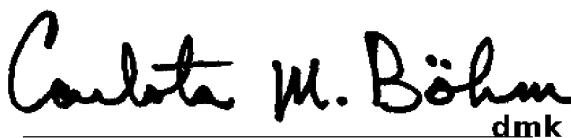
4. The Chapter 13 Trustee shall be authorized to immediately commence distribution to the post-petition creditor in accordance with this order, in the monthly amount included in the report of sale.

5. Notwithstanding the inclusion of the post-petition loan within an amended Chapter 13 Plan, the underlying terms of the loan shall not be modified absent the consent of the Post-Petition automobile lender.

6. Debtor shall serve copies of this *Order* on all creditors eligible to receive distributions through the Chapter 13 Plan and file proof of the same with the Court.

Prepared by: Brian C. Thompson, Esquire

Dated:


dmk

United States Bankruptcy Judge

Case Administrator to Mail to:

Debtor

Counsel for Debtor

Ronda J. Winnecour, Esquire

Office of the U.S. Trustee

FILED

5/6/22 4:15 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

In re:
Michael A. Zurat
Jennifer M. Zurat
Debtors

Case No. 20-20442-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 06, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Michael A. Zurat, Jennifer M. Zurat, 1012 Temple Road, Monaca, PA 15061-2844 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------|--|
| Brian Nicholas | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com |
| Brian C. Thompson | on behalf of Debtor Michael A. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com |
| Brian C. Thompson | on behalf of Joint Debtor Jennifer M. Zurat bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com |

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 2 of 2

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ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7